

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank J. Trzcinski
Erika Danielle Trzcinski
Debtors

Case No. 18-01302-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 20, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 98

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Frank J. Trzcinski, Erika Danielle Trzcinski, 111 French Coach Road, Milford, PA 18337-5030
5046974	1st Financial Bank USA, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
5042186	+ AFC URGENT CARE NEW BRITAIN, PO BOX 10417, HOLYOKE, MA 01041-2017
5042188	#+ ALLEN DANIEL ASSOC, 159 OVERLAND RD STE 406, WALTHAM, MA 02451-1703
5042191	+ AMERICAN EXPRESS CENTURION BANK, 4315 S. 2700 WEST, SALT LAKE CITY, UT 84148-0001
5042192	ANJANA PONTOTA MD, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2650
5042193	ASSETMAX, PO BOX 190191, SOUTH RICHMOND HILL, NY 11419-0191
5042195	ATLANTIC HEALTH SYSTEM, NEWTON MEDICAL CENTER, PO BOX 36458, NEWARK, NJ 07188-6458
5042199	+ BAYSTATE MEDICAL PRACTICES, 380 PLAINFIELD AVENUE, SPRINGFIELD, MA 01199-0001
5042200	+ BAYSTATE REFERENCE LAB, 759 CHESTNUT STREET, SPRINGFIELD, MA 01199-1001
5042203	+ BON SECOURS COMMUNITY HOSPITAL, 160 EAST MAIN STREET, PORT JERVIS, NY 12771-2114
5042202	BON SECOURS COMMUNITY HOSPITAL, PO BOX 742791, ATLANTA, GA 30374-2791
5042208	+ CASTELLO SOLAR LLC, PO BOX 3500, DRAPER, UT 84020-3500
5042215	+ COMMUNITY BANK NA, 45-49 COURT STREET, PO BOX 509, CANTON, NY 13617-0509
5042216	+ CRYSTAL RUN HEALTHCARE LLP, 155 CRYSTAL RUN ROAD, MIDDLETOWN, NY 10941-4057
5047553	+ Castello Solar I, LLC, 3055 Clearview Way, San Mateo, CA 94402-3709
5054855	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
5042219	+ EILEEN O'SHAUGHNESSY ESQ, MARINOSCI LAW GROUP, 275 WEST NATICK RD STE 500, WARWICK, RI 02886-1161
5042224	+ GM FINANCIAL LEASING, PO BOX 100, WILLIAMSVILLE, NY 14231-0100
5042227	LCA COLLECTIONS, 2509 NORTH COURT, BETHLEHEM, PA 18017-3929
5042229	+ MARK NICHTER PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4425
5042231	+ MIDDLETOWN COMM HEALTH CTR, PO BOX 987, MIDDLETOWN, NY 10940-0987
5042233	+ MOUND SOLAR PARTNERSHIP XI, PO BOX 3500, DRAPER, UT 84020-3500
5047554	+ Mound Solar Partnership XI, LLC, 3055 Clearview Way, San Mateo, CA 94402-3709
5042234	NAUMAN AHMAD MD, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2650
5042237	NELLI GLUZMAN MD, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2650
5042239	+ NORTHEAST MEDICAL EQUIPMENT, 1101 MAIN STREET, HONESDALE, PA 18431-1907
5042240	+ ORANGE REGIONAL MEDICAL CTR, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2667
5042241	ORANGE REGIONAL MEDICAL GROUP, 75 CRYSTAL RUN ROAD STE G20, MIDDLETOWN, NY 10941-7014
5042242	+ PEDIATRIC PRACTICES OF NEPA, 1837 FAIR AVENUE, HONESDALE, PA 18431-2197
5042245	PRINCE PARKER & ASSOC, PO BOX 474690, CHARLOTTE, NC 28247-4690
5042246	RADIOLOGY ADVANTAGE NJ, 2 MERIDIAN BLVE 3RD FL, WYOMISSING, PA 19610-3202
5042247	+ RATCHFORD LAW GROUP PC, 409 LACKAWANNA AVE STE 320, SCRANTON, PA 18503-2062
5042250	+ SOLAR CITY BILLING DEPT, PO BOX 3500, DRAPER, UT 84020-3500
5042254	+ TIM POLOSKI CT STATE MARSHAL, 38 RISLEY ROAD, VERNON, CT 06066-5923
5113713	++ TOWN OF ELLINGTON, PO BOX 158, ELLINGTON CT 06029-0158 address filed with court:, Town of Ellington Tax Collector, Ann Marie Conti, Tax Collector, 55 Main Street, Ellington, CT 06029
5042256	+ TSAROUHIS LAW GROUP, 21 S 9TH STREET STE 200, ALLENTOWN, PA 18102-4861

5042257 WELTMAN WEINBERG & REIS CO, 437 7TH AVE STE 2500, PITTSBURGH, PA 15219-1842
 5042258 ++ WESTERN MASS CREDIT CORP, 2040 BOSTON RD STE 14, WILBRAHAM MA 01095-1380 address filed with court., WESTERN MASS CREDIT CORP, 2040 BOSTON RD STE 14, WILBRAHAM, MA 01095

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address EDI: JEFFERSONCAP.COM	Date/Time	Recipient Name and Address
		Apr 20 2023 22:34:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-7999
5042184	+ Email/Text: bankruptcynotice@1fbusa.com	Apr 20 2023 18:43:00	1ST FINANCIAL BANK USA, 363 W ANCHOR DRIVE, DAKOTA DUNES, SD 57049-5154
5150122	+ EDI: JEFFERSONCAP.COM	Apr 20 2023 22:34:00	1st Financial Bank, Jefferson Capital Systems LLC, Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999
5150123	+ EDI: JEFFERSONCAP.COM	Apr 20 2023 22:34:00	1st Financial Bank, Jefferson Capital Systems LLC, Assignee, PO BOX 7999, SAINT CLOUD MN 56302-9617, 1st Financial Bank, Jefferson Capital Systems LLC, Assignee 56302-7999
5042185	^ MEBN	Apr 20 2023 18:38:01	ACI, 2420 SWEET HOME ROAD, SUITE 150, AMHERST, NY 14228-2244
5042187	Email/Text: EBNProcessing@afni.com	Apr 20 2023 18:44:00	AFNI INC, PO BOX 3517, BLOOMINGTON, IL 61702-3517
5042194	+ EDI: CINGMIDLAND.COM	Apr 20 2023 22:34:00	AT&T MOBILITY, CORPORATE OFFICE, 1025 LENOX PARK BLVD, ATLANTA, GA 30319-5309
5065073	+ EDI: CINGMIDLAND.COM	Apr 20 2023 22:34:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
5055899	Email/PDF: bncnotices@becket-lee.com	Apr 20 2023 18:49:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5069696	Email/PDF: resurgentbknofications@resurgent.com	Apr 20 2023 18:49:46	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5042196	EDI: BANKAMER.COM	Apr 20 2023 22:34:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5042197	EDI: TSYS2	Apr 20 2023 22:34:00	BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803
5042198	+ Email/Text: pbsbankruptcy@baystatehealth.org	Apr 20 2023 18:43:00	BAYSTATE MEDICAL CENTER, 759 CHESTNUT STREET, SPRINGFIELD, MA 01199-0001
5042201	+ EDI: CITICORP.COM	Apr 20 2023 22:34:00	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5042204	+ Email/Text: notices@burt-law.com	Apr 20 2023 18:44:00	BURTON NEIL & ASSOC, 1060 ANDREW DR, SUITE 170, WEST CHESTER, PA 19380-5600
5069578	+ EDI: BANKAMER2.COM	Apr 20 2023 22:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5042205	Email/Text: cms-bk@cms-collect.com	Apr 20 2023 18:43:00	CAPITAL MANAGEMENT SVCS, 698 1/2 S OGDEN STEET, BUFFALO, NY 14206-2317
5042206	+ EDI: CAPITALONE.COM	Apr 20 2023 22:34:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5042207	+ Email/Text: mike@carterbusiness.com	Apr 20 2023 18:43:00	CARTER BUSINESS SERVICE, 150A ANDOVER ST STE 12 A, DANVERS, MA

			01923-5315
5042209	+ Email/Text: bankruptcy@cavps.com	Apr 20 2023 18:44:00	CAVALRY, PO BOX 520, VALHALLA, NY 10595-0520
5042210	Email/Text: BKelectronicnotices@cenlar.com	Apr 20 2023 18:43:00	CENLAR FED SAVINGS BANK, 425 PHILLIPS BLVD, EWING, NJ 08618-1430
5042212	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 20 2023 18:44:00	CHRYSLER CAPITAL, PO BOX 961275, FORT WORTH, TX 76161-0275
5042213	+ EDI: CITICORP.COM	Apr 20 2023 22:34:00	CITI, PO BOX 6286, SIOUX FALLS, SD 57117-6286
5042214	+ EDI: CITICORP.COM	Apr 20 2023 22:34:00	CITI CARDS/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5050516	EDI: CAPITALONE.COM	Apr 20 2023 22:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5059291	+ Email/Text: bankruptcy@cavps.com	Apr 20 2023 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5042217	EDI: DISCOVER.COM	Apr 20 2023 22:34:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
5042218	EDI: DISH	Apr 20 2023 22:34:00	DISH, PO BOX 7203, PASADENA, CA 91109-7303
5043510	EDI: DISCOVER.COM	Apr 20 2023 22:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5042220	+ Email/Text: bknotice@ercbpo.com	Apr 20 2023 18:43:00	ERC, PO BOX 57610, JACKSONVILLE, FL 32241-7610
5042221	Email/Text: data_processing@fin-rec.com	Apr 20 2023 18:43:00	FINANCIAL RECOVERY SERVICES, PO BOX 385908, MINNEAPOLIS, MN 55438-5908
5042222	Email/Text: EBNBKNOT@ford.com	Apr 20 2023 18:44:00	FORD MOTOR CREDIT CO, PO BOX 6508, MESA, AZ 85216-6508
5042223	^ MEBN	Apr 20 2023 18:37:47	GATESTONE & CO INT'L INC, 1000 N WEST STREET, SUITE 1200, WILMINGTON, DE 19801-1058
5128115	EDI: IRS.COM	Apr 20 2023 22:34:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
5042211	EDI: JPMORGANCHASE	Apr 20 2023 22:34:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
5042225	Email/Text: PBNCNotifications@peritussservices.com	Apr 20 2023 18:43:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5042226	Email/Text: govtaudits@labcorp.com	Apr 20 2023 18:43:00	LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240
5042228	Email/Text: camanagement@mtb.com	Apr 20 2023 18:43:00	M & T BANK, PO BOX 900, MILLSBORO, DE 19966
5056730	+ Email/Text: camanagement@mtb.com	Apr 20 2023 18:43:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5042230	^ MEBN	Apr 20 2023 18:37:48	MERCANTILE ADJUSTMENT BUREAU, 165 LAWRENCE BELL DRIVE, SUITE 100, WILLIAMSVILLE, NY 14221-7900
5042232	Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2023 18:43:00	MIDLAND CREDIT MANAGEMENT, PO BOX 13386, ROANOKE, VA 24033-3386
5050928	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2023 18:43:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5042235	+ EDI: NAVIENTFKASMSERV.COM		

		Apr 20 2023 22:34:00	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
5042236	^ MEBN		
		Apr 20 2023 18:37:47	NCB MANAGEMENT SERVICES, PO BOX 1099, LANGHORNE, PA 19047-6099
5042238	+ Email/Text: bankruptcy@certifiedcollection.com		
		Apr 20 2023 18:43:00	NEWTON MEDICAL CENTER, C/O CERTIFIED CR & COLLECTION BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
5051739	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		Apr 20 2023 18:43:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
5042243	Email/PDF: ebnotices@pnmac.com		
		Apr 20 2023 18:49:49	PENNYMAC, PO BOX 514387, LOS ANGELES, CA 90051-4387
5042244	EDI: PRA.COM		
		Apr 20 2023 22:34:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502-4962
5058186	EDI: PRA.COM		
		Apr 20 2023 22:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5042556	+ EDI: RECOVERYCORP.COM		
		Apr 20 2023 22:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5044563	+ EDI: PENNDEPTREV		
		Apr 20 2023 22:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5044563	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Apr 20 2023 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5070127	Email/PDF: ebnotices@pnmac.com		
		Apr 20 2023 18:49:49	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
5042248	+ Email/Text: Supportservices@receivablesperformance.com		
		Apr 20 2023 18:44:00	RECEIVABLE PERFORMANCE MGT, 20816 44TH AVE W, LYNNWOOD, WA 98036-7744
5042249	Email/Text: enotifications@santanderconsumerusa.com		
		Apr 20 2023 18:44:00	SANTANDER CONSUMER USA, ATTN BANKRUPTCY DEPT, PO BOX 560284, DALLAS, TX 75356-0284
5042251	+ EDI: RMSC.COM		
		Apr 20 2023 22:34:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5042252	EDI: RMSC.COM		
		Apr 20 2023 22:34:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5061484	+ EDI: CBSTDR		
		Apr 20 2023 22:34:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5042255	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 20 2023 18:43:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054
5042259	+ Email/Text: bkfilings@zwickerpc.com		
		Apr 20 2023 18:44:00	ZWICKER & ASSOCIATES PC, 3220 TILLMAN DRIVE, BENSALEM, PA 19020-2028

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5059292	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5059293	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5059294	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5042189	##+	ALLTRAN FINANCIAL, PO BOX 610, SAUK RAPIDS, MN 56379-0610

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5042190	##+	AMERICAN EAGLE FCU, 417 MAIN STREET, EAST HARTFORD, CT 06118-1488
5042253	##+	TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035

TOTAL: 0 Undeliverable, 4 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 2 Erika Danielle Trzcinski rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 1 Frank J. Trzcinski rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Frank J. Trzcinski lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 2 Erika Danielle Trzcinski lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

Information to identify the case:

Debtor 1

Frank J. Trzcinski

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6754

EIN --

Debtor 2

Erika Danielle Trzcinski

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7777

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-01302-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Frank J. Trzcinski
aka Frank John Trzcinski, aka Frank TrzcinskiErika Danielle Trzcinski
aka Erika D. Trzcinski, aka Erika Trzcinski**By the
court:**4/20/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.